**CHECKLIST FOR PRINCIPAL QUOTES**

Here is what we need included in every RFP:

**Full group name and physical location. Zip code is very important.**

**Requested effective date**

**Census**-- need a listing of all eligible employees including age, gender and dependent status (if quoting dental, vision or dependent life).

o Also need occupations and salaries if quoting STD, LTD or income-based Life Insurance

o Also need voluntary life elections and election amounts if quoting takeover voluntary life

o Also need voluntary elections if quoting any takeover voluntary lines (dental, std, ltd, etc)

**Employer Contribution %** for Employee and Dependents-- our rates are different depending on Non-Contributory, Contributory or Voluntary so we need to have this information. (Non-Contributory= 100% employer contribution for Employee, Contributory= 50-99% employer contribution for Employee, Voluntary = 0-49% contribution)

**Start-up or Takeover** -- does the group currently have the lines of coverage requested? Our rates are impacted by the coverage being start-up or takeover, so let us know in the RFP if they currently have the lines of coverage requested and what the employer contribution is.

**Current plan summary**-- need this to match up with current plan designs. If not available a brief summary is helpful.

Need Hours of eligibility for each coverage.

Need Current and/or Renewal rates if they are available and need the RFP to indicate which rate they are so we do not have to go out and clarify.

**Voluntary**-- if the group currently has Voluntary lines of coverage we need to know who is currently electing out of the current eligible employees. If Voluntary Life, we need to know the current amounts being elected for grandfathering purposes.

**Experience and Booklets is needed** for groups of 150+ lives. We request this information to send to our underwriting department in order to try to match benefits more closely.

Commission level for each coverage requested.

Make sure all quotes have a phone number and an email address for those that come in as a fax or for those emails that do not have signature blocks.